

Remarks

The Office Action mailed March 27, 2006 has been carefully reviewed and the foregoing amendment and following remarks have been made in consequence thereof.

The Office Action asserted that Claims 1-62 are pending in this application. However, this application was originally filed with Claims 1-51 and 56-67. Claims 56-67 have been renumbered herein, and will be referred to below, as Claims 52-63. Accordingly, Applicants submit that Claims 1-63 are pending in this application.

The objection to Claims 55-60 and 62 as having improper claim dependencies is respectfully traversed. More specifically, Claims 55 and 56 have been amended to depend from Claim 54, Claim 57 has been amended to depend from Claim 56, Claim 58 has been amended to depend from Claim 57, Claims 59 and 60 have been amended to depend from Claim 58, and Claim 62 has been amended to depend from Claim 61. Although not objected to, Claim 63 has also been amended to depend from Claim 61. Accordingly, Applicants request the objection to Claims 55-60 and 62 be withdrawn.

In response to the restriction requirement, Applicants elect for prosecution in this application all claims that belong to Group I, i.e., Claims 1-20 and 45-53.

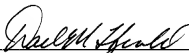
The requirement for election is traversed because the inventions set out by the claims in Groups I, II, III, IV, and V are related. Applicants submit that a thorough search and examination of any Group would be relevant to the examination of the other Group and would not be a serious burden on the Examiner. The Office Action suggests at page three that "the inventions require a different field of search". Applicants respectfully disagree and submit that a search of the subject matter of the claims of any of Group I, II, IV, and/or V would also include the subject matter of the claims of the other Groups. Additionally, requirements for election are not mandatory under 35 U.S.C.

Further, the Office Action has not shown the claims of Groups I, II, III, IV, and V are patentably distinct in accordance with MPEP §806.05(e). Particularly, the Office Action has not shown that the apparatus as claimed can be used to practice another and materially different process, nor that the process as claimed can be practiced by another and materially different

apparatus or by hand. Rather, only the conclusory statements that "Group I can be used to perform the method for facilitating a choice of a financing product and Group II the database can be used to store the information related to a financing requirement"; "Group III can be used for initiating the financing transaction and the system of Group IV can be used for facilitating the financing transactions for one or more power generation plants"; and "Group V can be used for keeping a customer record and calculating the equity in a facility such as the power generations plants in Group IV" suggests Groups I, II, III, IV, and V are distinct. Accordingly, Applicants respectfully request that the restriction requirement be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Favorable action is respectfully solicited.

Respectfully submitted,



Daniel M. Fitzgerald
Registration No. 38,880
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102-2740
(314) 621-5070